

FIG. 1

## TRANSACTION AUTHORIZATION

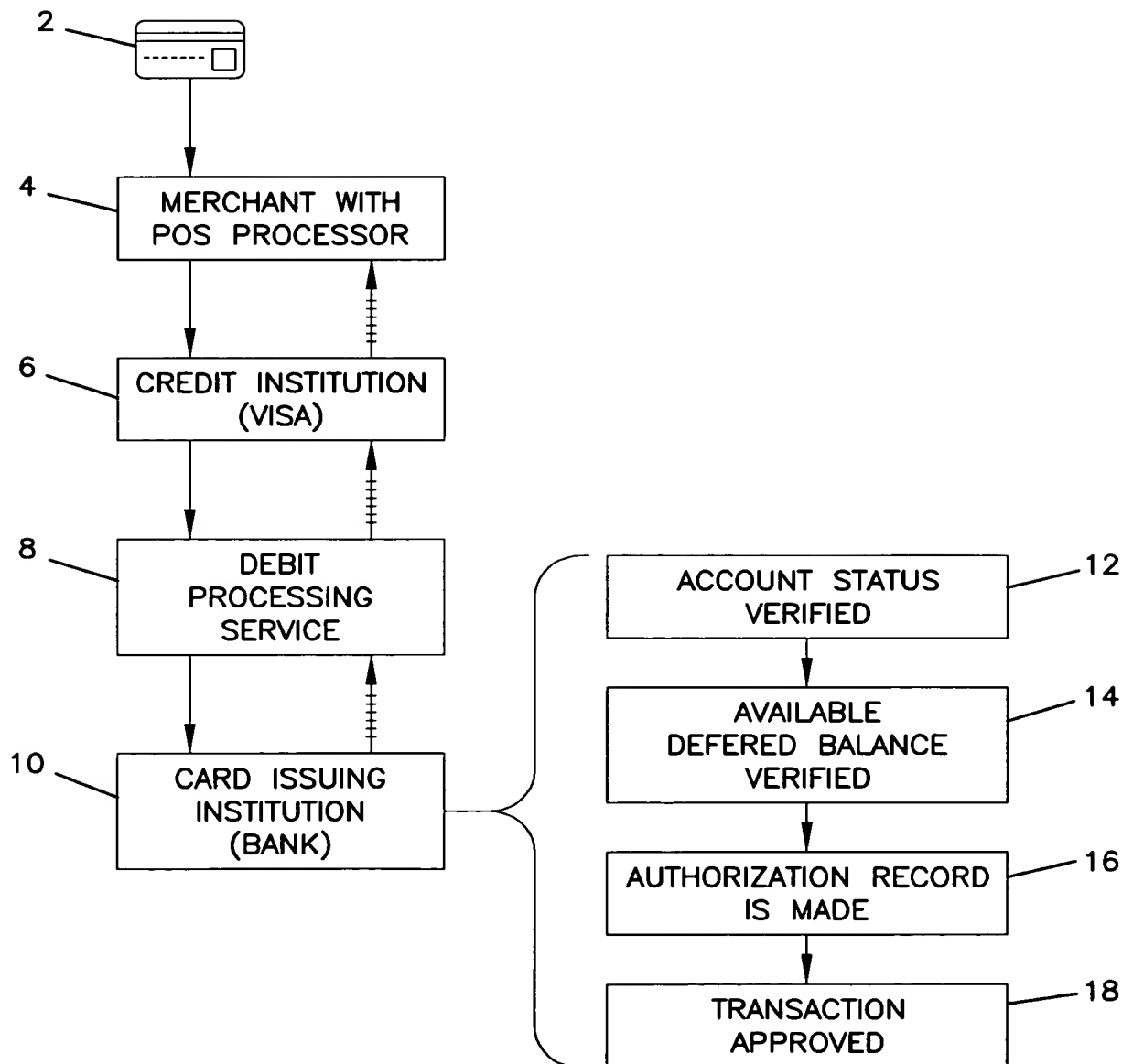


FIG. 2

## SETTLEMENT PROCESS

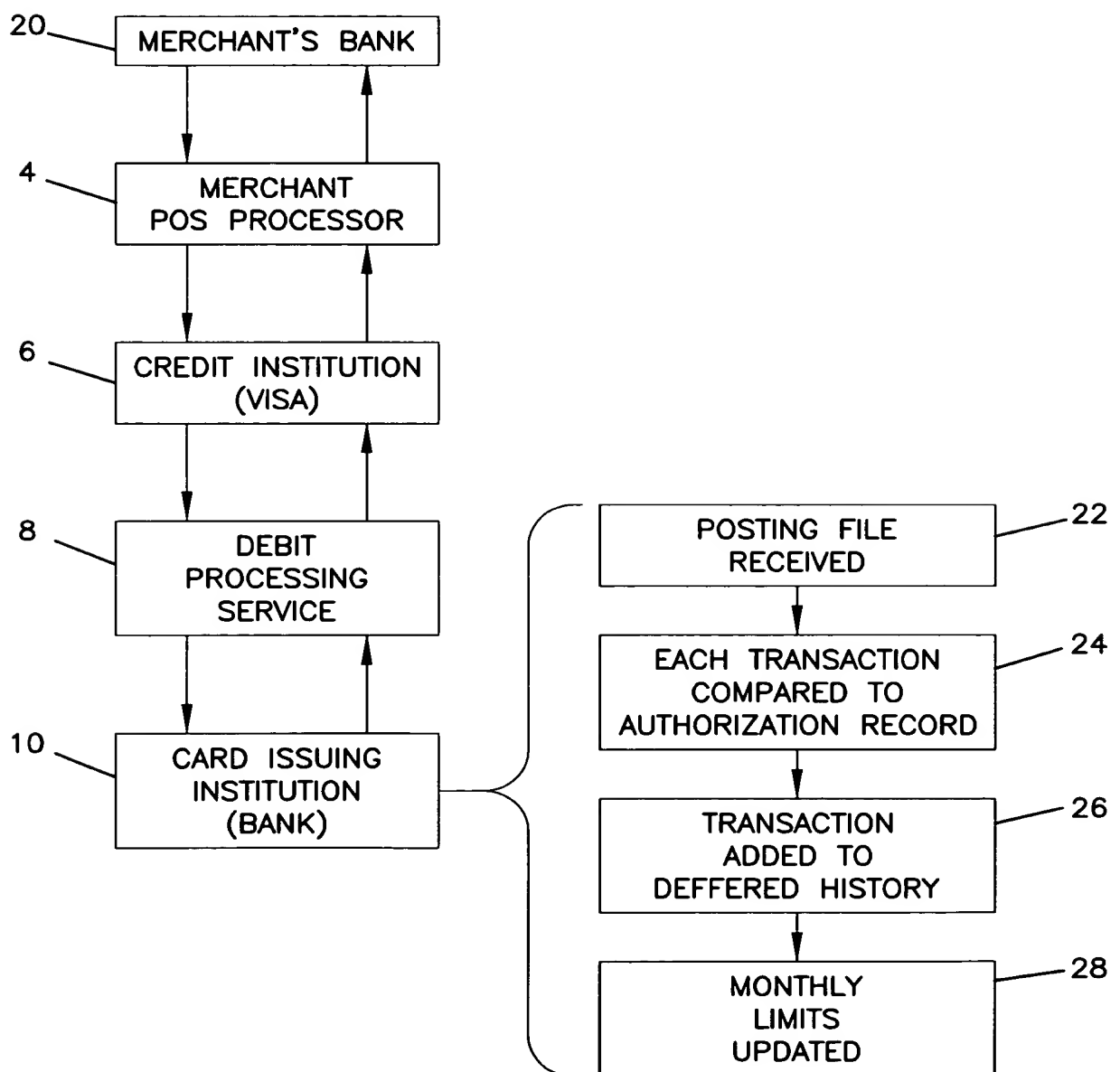




FIG. 4

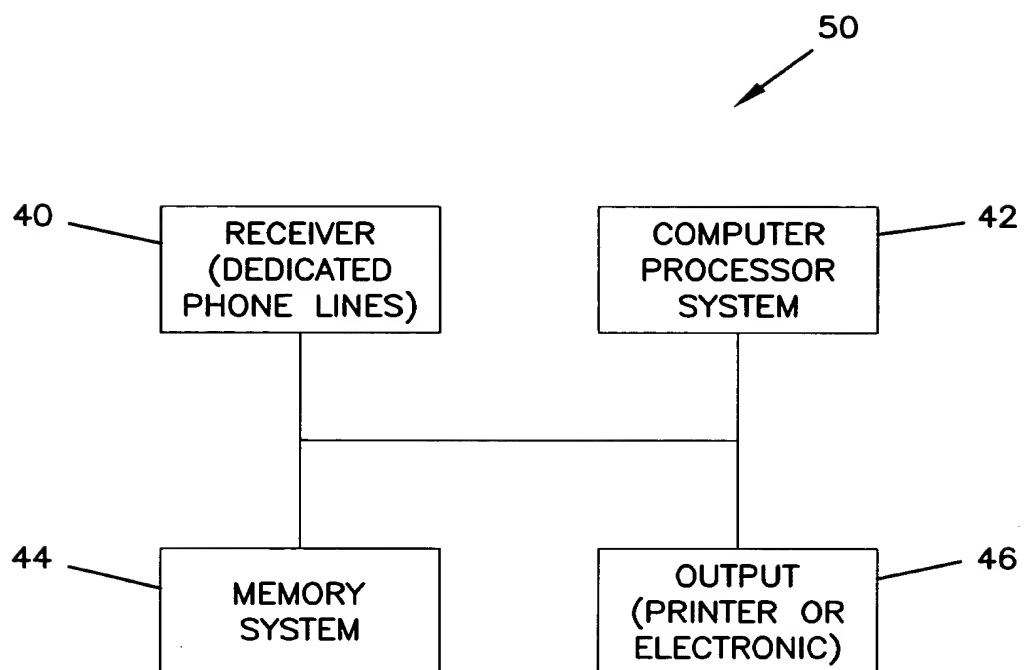


FIG. 5

